

Information to identify the case:

Debtor 1	<u>Collins K Goodwill</u>	Social Security number or ITIN	xxx-xx-8476
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dora Goodwill</u>	Social Security number or ITIN	xxx-xx-7091
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-33572-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Collins K Goodwill

Dora Goodwill

2/26/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Collins K Goodwill
Dora Goodwill
Debtors

Case No. 15-33572-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Feb 26, 2021

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Collins K Goodwill, Dora Goodwill, 104 Timbehill Dr, Franklin Park, NJ 08823-1783
cr	+ Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Sun National Bank, c/o Ostrowitz & Ostrowitz, Esqs., 225 Gordons Corner Rd., Suite 1J, Manalapan, NJ 07726-3342
cr	Ten Mile Run Homeowners Association, Inc., C/O McGovern Legal Services, LLC, 850 US Highway 1, PO Box 1111, New Brunswick, NJ 08903-1111
515908817	Chatham Cllg, Woodland Rd, Pittsburgh, PA 15232
515908818	Chatham College, Woodland Road, Pittsburgh, PA 15232
515908821	+ Eos Cca, Po Box 981008, Boston, MA 02298-1008
515908825	John A. Kemler- Mercer County Sheriff, 175 South Broad Street, Trenton, NJ 08608-2401
515908827	+ Loreal Federal Credit, 30 Loreal Way, Clark, NJ 07066-1339
515908828	+ Mercer County Clerk Office, 209 South Broad St, Trenton, NJ 08608-2403
515908829	+ Mercer County Court, Special Civil Part, P.O. Box 8068, Trenton, NJ 08650-0068
515908830	+ Milstead & Associates, LLC, 220 Lake Drive East, Suite 301, Cherry Hill, NJ 08002-1165
515908833	+ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067
515908836	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway, Irving, TX 75063
515908831	+ Nationstar Mortgage, PO box 650783, Dallas, TX 75265-0783
515908832	Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
516139730	+ Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
515908835	+ New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
515908838	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516006138	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
515908840	+ Somerset County Civil Division, P.O. Box 3000, Somerville, NJ 08876-1262
515908841	+ Stern, Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
515908842	+ Sun National, 226 Landis Av, Vineland, NJ 08360-8142
515908837	+ Sun National Bank, c/o Ostrowitz & Ostrowitz, Esq., 225 Gordons Corner Road, Suite 1J, Manalapan, NJ 07726-3342
515908843	+ Sun National Bank, 226 W Landis Ave, Vineland, NJ 08360-8142
516115616	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
515908844	+ Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2021 21:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 26 2021 21:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515908814	+ EDI: BECKLEE.COM	Feb 27 2021 01:33:00	American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245

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515922951	EDI: BECKLEE.COM	Feb 27 2021 01:33:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515908815	+ EDI: BANKAMER.COM	Feb 27 2021 01:33:00	Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515908816	+ EDI: BANKAMER.COM	Feb 27 2021 01:33:00	Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515908819	EDI: CITICORP.COM	Feb 27 2021 01:33:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
515984435	EDI: BL-BECKET.COM	Feb 27 2021 01:38:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515908820	EDI: CITICORP.COM	Feb 27 2021 01:33:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
515908823	EDI: IRS.COM	Feb 27 2021 01:33:00	Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601
515908826	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 26 2021 21:37:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515908834	+ Email/PDF: bankruptcy@ncfsi.com	Feb 26 2021 21:53:50	New Century Financial Services, 110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038
515908839	+ Email/Text: bankruptcy@savit.com	Feb 26 2021 21:39:00	Sa-vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159
515989298	EDI: WFFC.COM	Feb 27 2021 01:38:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519064850		Bank of America N.A., servicer for, THE BANK OF NEW YORK MELLON FKA, THE BANK OF NEW YORK, c/o Frenkel, Lambert Weiss Weisman & Gordon, LLP, 80 Main St, Ste 460 West Orange, NJ 0705
519064851		Bank of America N.A., servicer for, THE BANK OF NEW YORK MELLON FKA, THE BANK OF NEW YORK, c/o Frenkel, Lambert Weiss Weisman & Gordon, LLP, 80 Main St, Ste 460 West Orange, NJ 0705, Bank of America N.A., servicer for
515908824	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052
515908822	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Alan R. Ostrowitz	on behalf of Creditor Sun National Bank ostrowlaw@optonline.net
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT INC., ALTERNATIVE LOAN TRUST 2004-8CB, MORTGAGE PASS THROUGH CERTIFICATES , SER DMcDonough@flwlaw.com
Marlena S. Diaz-Cobo	on behalf of Creditor Ten Mile Run Homeowners Association Inc. collections@theassociationlawyers.com
Melissa N. Licker	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... NJ_ECF_Notices@mccalla.com mcallaecf@ecf.courtdrive.com
Nicole B. LaBletta	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... nlabletta@pincuslaw.com brausch@pincuslaw.com
Patrick O. Lacsina	on behalf of Creditor Nationstar Mortgage LLC PATRICK.LACSINA@GMAIL.COM
Yakov Rudikh	on behalf of Joint Debtor Dora Goodwill rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh	on behalf of Debtor Collins K Goodwill rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

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